

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (cancelled)
2. (currently amended) The method according to claim  $\pm$  35, wherein said identification number selection step comprises selecting said user's telephone number.
3. (currently amended) The method according to claim  $\pm$  35, wherein said identification number selection step comprises creating a ten digit number in the form of a telephone number.
4. (currently amended) The method according to claim  $\pm$  35, wherein said identification number selection step comprises said system selecting a ten digit identification number and assigning said ten digit identification number to said user.
- 5 - 13. (cancelled)
14. (currently amended) ~~The A method according to claim 13,~~  
further for carrying out personal transactions comprising:

providing a system having a center for performing personal transactions including financial transactions, e-mail transactions, and voice messaging transactions, which center includes a local area network, a voice response unit connected to said local area network, and a telephone communication system;

initiating a registration procedure for a new user of said system, said initiating step comprising said new user communicating with said center via a first communication device;

registering said user by prompting said user communicating with said center to provide personal information about said user;

said registering step further comprising prompting said user to select an identification number for said user;

said registering step further comprising prompting said user to create a PIN number by selecting a plurality of single digit numbers to act as a first segment of said PIN number and selecting at least one additional digital number to be incorporated into said PIN number to serve as a second security segment of said PIN number which generates an alarm signal if the user uses said PIN number with said at least one additional digital number;

storing said personal information, said identification number, and said PIN number in said local area network;

creating a money account and depositing money into said account;

said depositing step comprises accessing said system via said first communication device, entering said identification number assigned to said user using said first communication device, entering said PIN number assigned to said user without

entering said at least one additional digital number forming said security segment using said first communication device, and providing said money to be deposited to a first agent for said system;

withdrawing money from said account and said withdrawing step comprising accessing said system using a second communication device, entering said user's identification number using said second communication device, entering said user's PIN number without entering said at least one security segment digital number using said second communication device, identifying the amount of money to be withdrawn using said second communication device, and receiving said money to be withdrawn from an agent for said system;

said accessing step comprising accessing said system via an ATM; and

inserting a credit card or an identification card into said ATM prior to entering said identification number.

15. (currently amended) The method according to claim ~~11~~ 35, further comprising withdrawing money from ~~said an~~ an account and said withdrawing step comprising accessing said system using a second communication device, entering said user's identification number using said second communication device, entering said user's PIN number including said at least one security segment digital number using said second communication device to generate an alarm signal, identifying the amount of money to be withdrawn using said second communication device, and receiving said money to be withdrawn from an agent for said system.

16. (currently amended) The method according to claim ~~10~~ 14, further comprising purchasing merchandise using said system.

17. (currently amended) The method according to claim 16, wherein said merchandise purchasing step comprises:

accessing said system through a third communication device;

entering said identification number and said PIN number without using said at least one security segment digit into said system using said third communication device;

entering identification information about the entity selling said merchandise using said third communication device;

storing said entered user identification and PIN numbers and entity identification information in a buffer in a computer connected to said third communication device; and

connecting said third communication device to said system.

18. (original) The method according to claim 17, wherein said merchandise purchasing step further comprises:

downloading said information stored in said buffer to said system;

opening a temporary file in said system containing said downloaded information;

assigning a transaction identification number to said temporary file;

transferring said transaction identification number to said buffer; and

disconnecting said system from said computer.

19. (original) The method according to claim 18, wherein said merchandise purchasing step further comprises:

connecting said system to a computer utilized by said entity; and

downloading said transaction identification number and said information in said temporary file to said entity computer.

20. (original) The method according to claim 19, further comprising:

said user accessing said entity computer;

said user selecting merchandise to be purchased;

said user downloading the transaction identification number stored in said buffer to said entity computer; and

said entity computer verifying said downloaded transaction identification number with said system.

21. (original) The method according to claim 20, further comprising debiting the user's account in the amount of the purchase.

22. (original) The method according to claim 20, further comprising crediting an account maintained by said entity with an amount equal to the amount of said purchase.

23. (currently amended) The method according to claim ~~10~~ 14, further comprising:

said user accessing said system with a third communication device;

identifying said user to said system using said third communication device;

entering the name of the person to whom money is to be transferred and the amount to be transferred into the system using said third communication device;

opening a temporary account containing the money to be transferred and assigning a transaction identification number to said temporary account; and

withdrawing money from said user's account and storing said money in said temporary account until said person has transferred said money out of said temporary account to an account controlled by said person.

24. (original) The method according to claim 23, further comprising closing said temporary account after said money has been transferred.

25. (currently amended) The method according to claim ~~122~~ 35, further comprising:

~~said storing step comprising storing said user identification number and PIN number in a customer database maintained by said system; and~~

providing access to said system to individuals leaving an e-mail communication, a facsimile communication, or a page for said user.

26. (original) The method according to claim 25, further comprising:

identifying the user for which the e-mail communication, facsimile communication, or page has been left; and

storing said e-mail communication, facsimile communication, or page message in said system.

27. (original) The method according to claim 26, wherein said identifying step comprises looking up said user in said customer database and obtaining an address for said user.

28. (original) The method according to claim 27, wherein said address obtaining step comprises obtaining an e-mail address for said user.

29. (original) The method according to claim 27, wherein said address obtaining step comprises obtaining a telephone number for said user.

30. (original) The method according to claim 26, further comprising notifying the user of the receipt of the e-mail communication, the facsimile communication, or the page message.

31. (original) The method according to claim 30, further comprising storing said transmitted e-mail communication, facsimile communication, or page message in a message holding database; and providing said user access to said stored e-mail communication, facsimile communication or page message.

32. (original) The method according to claim 31, wherein said access providing step comprises voice delivery of said e-mail communication, said facsimile communication or said page message.

33. (original) The method according to claim 31, wherein said access providing step comprises delivering notification of said e-mail communication, said facsimile communication or said page message to said user's personal computer.

34. (original) The method according to claim 31, wherein said access providing step comprises providing an electronic box for providing at least one of an indication of the presence of an e-mail message, the names of the individual transmitting the e-mail message, and the text of the e-mail message.



35. (currently amended) ~~The A method according to claim 122,~~  
further for carrying out personal transactions comprising:

providing a system having a center for performing personal transactions including financial transactions, e-mail transactions, and voice messaging transactions, which center includes a local area network, a voice response unit connected to said local area network, and a telephone communication system;

initiating a registration procedure for a new user of said system, said initiating step comprising said new user communicating with said center via a first communication device;

registering said user by prompting said user communicating with said center to provide personal information about said user;

said registering step further comprising prompting said user to select an identification number for said user;

said registering step further comprising prompting said user to create a PIN number by selecting a plurality of single digit numbers to act as a first segment of said PIN number and selecting at least one additional digital number to be incorporated into said PIN number to serve as a second security segment of said PIN number which generates an alarm signal if the user uses said PIN number with said at least one additional digital number;

storing said personal information, said identification  
number, and said PIN number in said local area network;

said storing step comprising storing said identification  
number and PIN number assigned to said user in a customer  
database;

monitoring said user;

said monitoring step comprising having the user specify an  
activation time, at least one monitoring location and at least  
one assistance preference and storing said activation time, said  
at least one monitoring location, and said at least one  
assistance preference in said customer database; and

said monitoring step further comprising calling said user  
at said activation time at said at least one monitoring  
location.

36. (original) The method according to claim 35, further  
comprising initiating contact with said at least one assistance  
preference if said user does not enter said PIN number in  
response to said call.

37. (currently amended) The method according to claim ~~122~~ 35,  
further comprising:

~~said storing step comprising storing said user  
identification number and said user PIN number in a customer  
database;~~

providing access to the system to a voice message sender;  
and

depositing a voice message from said sender to said user in  
said system.

38. (original) The method according to claim 37, further  
comprising notifying said user of said deposited message.

39. (original) The method according to claim 38, wherein said  
notifying step comprises triggering a notification signal when  
said user uses a particular credit/debit card.

40. (original) The method according to claim 38, wherein said  
notifying step comprises contacting said user via telephone.

41. (original) The method according to claim 38, further  
comprising enabling said user to retrieve said deposited message  
via telephone.

42 - 122. (cancelled)